Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Original)   An electronic transaction system comprising:

an authority issuing electronic signals representing subscriber assurance of an attribute of a subscriber to the system; and

a reliance server obtaining electronic signals representing information regarding the subscriber assurance issued by the issuing authority, the reliance server issuing electronic signals representing a signed warranty offer to a relying party, the signed warranty offer being based at least on the subscriber attribute assurance, wherein the reliance server only provides the signed warranty offer if the relying party is authorized to make a request for said warranty.

2.   (Original)   A system as in claim 1 wherein the reliance server uses a secure hardware device to sign the warranty.

3.   (Original)   A system as in claim 2 wherein the secure hardware device contains a key certified by a certification authority.

4.   (Currently Amended) A system as in claim 1 wherein the reliance server bases a decision to sign the warranty offer on criteria including

(a)   attributes of ~~the~~ an issuing ~~party certificates~~ authority certificate,

(b)   attributes concerning the issuing ~~party~~ authority that are not contained in an issuing ~~party certificates~~ authority certificate, and

(c)   attributes of the request for said warranty ~~that are sent by the issuing party~~.

5.   (Currently Amended) A system as in claim 1 wherein the reliance server bases a decision to sign the warranty offer on criteria which are defined through scripts which may be configured under a secure administration process.

6.   (Original)   A system as in claim 1 wherein the reliance server treats each request from a particular relying party independently of all other requests from the same relying party.

7.   (Original)   A system as in claim 1 wherein each request from a particular relying party includes information that allows the reliance server to determine the policy regarding issuance of a signed warranty offer.

8.   (Currently Amended) A system as in claim 1 wherein the reliance server produces secure logs of all transactions such that the system can be audited.

9.   (Currently Amended) A system as in claim 1 wherein the warranty being offered to a relying party can be is conditioned to be rolled back if the relying party does not accept the offer within a set time limit.

10.   (Currently Amended) A system as in claim 1 wherein the issuing authority limits a level of warranty that can be given for each transaction.

11.   (Original)   A system as in claim 10 wherein the issuing authority limits the level of warranty by setting overall limits for any transaction.

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12.   (Currently Amended) A method of managing reliance in an electronic transaction system, the method comprising:

an issuing bank (IB) providing a transaction bearing liability (TBL) ~~certificates~~ certificate to a subscriber;

the subscriber forming and signing a transaction, the signed transaction including information contained in the TBL certificate, and forwarding the signed transaction to a relying party;

the relying party forwarding an assurance request based on the transaction to a relying party bank;

the relying party bank issuing a signed warranty offer to the relying party, the signed warranty offer being based at least on information in the TBL certificate, wherein the relying party bank only provides the signed warranty offer if the relying party is authorized to make a request for said warranty.

13.   (Original)   A method as in claim 12 wherein the relying party bank uses a secure hardware device to sign the warranty.

14.   (Original)   A method as in claim 13 wherein the secure hardware device contains a key certified by a certification authority.

15.   (Currently Amended) A method as in claim 12 wherein the relying party bank bases a decision to sign the warranty offer on criteria including

(a)   attributes of the TBL certificate,

(b)   attributes concerning the issuing bank that are not contained in ~~certificates~~ a

certificate, and

(c)   attributes of the request for said warranty.

16.   (Currently Amended) A method as in claim 12 wherein the relying party bank

bases a decision to sign the warranty offer on criteria which are defined through scripts ~~which~~

~~may be configured under a secure administration process~~.

17.   (Original)   A method as in claim 12 wherein the relying party bank treats

each request from a particular relying party independently of all other requests from the same

relying party.

18.   (Original)   A method as in claim 12 wherein a request from a particular

relying party includes information that allows the relying party bank to determine the policy

regarding issuance of a signed warranty offer.

19.   (Currently Amended) A method as in claim 12 further comprising:

the relying party bank producing secure logs of all transactions ~~such that the system~~

~~can be audited~~.

20.   (Original)   A method as in claim 12 further comprising:

rolling back the warranty being offered to the relying party if the relying party does

not accept the offer within a set time limit.

21.   (Currently Amended) A method as in claim 12 further comprising:

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the issuing bank limiting a level of warranty ~~that can be given for each transaction~~.

22.   (Original)   A method as in claim 21 wherein the issuing bank limits the level of warranty by setting overall limits for any transaction.

23.   (Original)   A method as in claim 12 wherein the relying party forwards the assurance request using an open network protocol.

24.   (Original)   A method as in claim 12 further comprising:

the relying party bank verifying that the relying party is authorized to make the request, the verification being based on a relying party's identity certificate and on attributes determined by the relying party bank in conjunction with information which may be requested by the relying party bank from other systems.

25.   (Original)   A method as in claim 12 further comprising:

by the relying party bank, maintaining a warranty account to track warranties that have been issued for each relying party.

26.   (Original)   A method as in claim 12 further comprising:

by the relying party bank, maintaining a record of outstanding warranties that have been issued for a group of relying party accounts.

27.   (Currently Amended) A method as in claim 12 further comprising:

by the relying party bank, providing alert messages when certain warranty thresholds have <u>been</u> reached.

28. (Currently Amended) A method as in claim 12 further comprising:

by the relying party bank, making requests for information from other systems to determine whether or not to issue the warranty ~~offering~~ offer.

29. (New) A system as in claim 5, wherein the scripts are configured under a secure administration process.

30. (New) A system as in claim 10, wherein the level of warranty is configured to be given for each transaction.

31. (New) A method as in claim 16, wherein the scripts are configured under a secure administration process.

32. (New) A method as in claim 21, wherein the level of warranty is configured to be given for each transaction.

33. (New) A method as in claim 24, wherein the verification based on attributes determined by the relying party bank is based on information requested by the relying party bank from other systems.